

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Luis Rodriguez
Jennifer Leigh Rodriguez
Debtors

Case No. 20-00362-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Apr 24, 2025

User: AutoDocke
Form ID: 3180W

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 26, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Luis Rodriguez, Jennifer Leigh Rodriguez, 268 Snow Valley Drive, Drums, PA 18222-1139
5296949	+ AFSA/SLFA, 501 Bleeker Street, Utica, NY 13501-2401
5296960	+ Commonwealth Health, PO Box 1280, Oaks PA 19456-1280
5296961	+ Commonwealth Health, PO Box 637907, Cincinnati OH 45263-7907
5296967	+ Geisinger, PO Box 27727, Newark NJ 07101-7727
5296969	Lehigh Valley Health Network, PO Box 781733, Philadelphia PA 19178-1733
5296977	Nationstar Mortgage, PO Box 199111, Dallas TX 75281-9111
5347087	+ Navient PC Trust, PO Box 9635, Wilkes-Barre, PA 18773-9635
5296979	PNC Educational Loan Center, PO Box 757, Pittsburgh, PA 15265-0001
5296988	++ U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609 address filed with court:, US Dept of Edu AFSA, PO Box 7202, Utica NY 13504-7202
5296991	Wilkes Barre General Hospital, PO Box 637907, Cincinnati OH 45263-7907

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Apr 24 2025 22:36:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Apr 24 2025 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5296947	+ Email/Text: bncnotifications@pheaa.org	Apr 24 2025 18:38:00	AES, PO Box 61047, Harrisburg PA 17106-1047
5296948	+ Email/Text: bncnotifications@pheaa.org	Apr 24 2025 18:38:00	AES/PHEAA, PO Box 61047, Harrisburg PA 17106-1047
5297573	Email/Text: ebnbankruptcy@ahm.honda.com	Apr 24 2025 18:39:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5296950	+ Email/PDF: bncnotices@becket-lee.com	Apr 24 2025 18:45:34	American Express, PO Box 981537, El Paso TX 79998-1537
5302920	Email/PDF: bncnotices@becket-lee.com	Apr 24 2025 18:45:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5296951	+ Email/Text: ebnbankruptcy@ahm.honda.com	Apr 24 2025 18:39:00	American Honda Finance, 200 Continental Drive, Newark, DE 19713-4336
5296952	+ EDI: CITICORP	Apr 24 2025 22:36:00	Best Buy CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
5296955	^ MEBN	Apr 24 2025 18:34:25	CBCS, PO Box 2724, Columbus OH 43216-2724
5296958	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 24 2025 18:38:00	Citizens Bank, 1 Citizens Drive, Riverside RI

5296953	+ EDI: CAPITALONE.COM	02915	Apr 24 2025 22:36:00	Capital One, PO Box 5253, Carol Stream IL 60197-5253
5296954	+ EDI: CAPITALONE.COM		Apr 24 2025 22:36:00	Capital One, PO Box 30281, Salt Lake City UT 84130-0281
5299595	EDI: CAPITALONE.COM		Apr 24 2025 22:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5296956	Email/Text: enotifications@santanderconsumerusa.com		Apr 24 2025 18:39:00	Chrysler Capital, PO Box 961275, Fort Worth TX 76161-0275
5296957	+ EDI: CITICORP		Apr 24 2025 22:36:00	Citi Bank, PO Box 6241, Sioux Falls SD 57117-6241
5296959	+ Email/Text: dylan.succa@commercialacceptance.net		Apr 24 2025 18:38:00	Commercial Acceptance Company, 2300 Gettysburg Rd. #102, Camp Hill, PA 17011-7303
5296963	Email/Text: bdsupport@creditmanagementcompany.com		Apr 24 2025 18:39:00	Credit Management Company, PO Box 16346, Pittsburgh PA 15242-0346
5296962	+ Email/Text: bdsupport@creditmanagementcompany.com		Apr 24 2025 18:39:00	Credit Management Company, 2121 Noblestown Rd, Pittsburgh PA 15205-3956
5296964	+ EDI: MAXMSAIDV		Apr 24 2025 22:36:00	Dept. of Education/Navient, PO Box 9635, Wilkes Barre PA 18773-9635
5296965	+ EDI: CITICORP		Apr 24 2025 22:36:00	Fred Meyer-Fox/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5296966	^ MEBN		Apr 24 2025 18:34:06	Geisinger, 100 North Academy Ave, Danville PA 17822-3941
5296968	+ EDI: CITICORP		Apr 24 2025 22:36:00	Good Year CBNA, PO Box 6497, Sioux Falls SD 57117-6497
5319042	EDI: JEFFERSONCAP.COM		Apr 24 2025 22:36:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5296971	Email/Text: Legal_Fax@lincare.com		Apr 24 2025 18:38:00	Lincare Inc., PO Box 105760, Atlanta GA 30348-5760
5319451	Email/PDF: resurgentbknotifications@resurgent.com		Apr 24 2025 18:44:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5296970	+ EDI: LENDNGCLUB		Apr 24 2025 22:36:00	Lending Club, 71 Stevenson Suite 300, San Francisco, CA 94105-2985
5319594	+ EDI: LENDNGCLUB		Apr 24 2025 22:36:00	Lending Club Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-5839
5296972	Email/Text: camanagement@mtb.com		Apr 24 2025 18:39:00	M&T Bank, 1 Fountain Plaza Floor 4, Buffalo NY 14203
5296976	Email/Text: EBN@Mohela.com		Apr 24 2025 18:38:00	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
5296973	+ EDI: PARALONMEDCREDIT		Apr 24 2025 22:36:00	Medicredit Inc., PO Box 1629, Maryland Heights MO 63043-0629
5296974	+ Email/PDF: MerrickBKNotifications@Resurgent.com		Apr 24 2025 18:45:01	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
5296975	+ Email/Text: mmrgbk@miramedrg.com		Apr 24 2025 18:39:00	MiraMed Revenue Group LLC, PO Box 536, Linden MI 48451-0536
5318339	+ Email/Text: nsm_bk_notices@mrcopper.com		Apr 24 2025 18:38:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
5309292	+ Email/Text: RASEBN@raslg.com		Apr 24 2025 18:38:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202,

5296978	+ Email/PDF: bankruptcy_prod@navient.com	Apr 24 2025 18:45:35	Fairfield, NJ 07004-2927 Navient, PO Box 9655, Wilkes Barre PA 18773-9655
5306260	Email/PDF: bankruptcy_prod@navient.com	Apr 24 2025 18:45:18	Navient PC TRUST, c/o Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5476089	EDI: PRA.COM	Apr 24 2025 22:36:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5476090	EDI: PRA.COM	Apr 24 2025 22:36:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5296980	Email/Text: pasi_bankruptcy@chs.net	Apr 24 2025 18:38:00	Professional Account Services Inc, PO Box 188, Brentwood TN 37024-0188
5296982	EDI: SYNC	Apr 24 2025 22:36:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
5296983	+ EDI: SYNC	Apr 24 2025 22:36:00	SYNCB/Lowes, PO Box 965036, Orlando FL 32896-5036
5296984	EDI: SYNC	Apr 24 2025 22:36:00	SYNCB/Paypal Credit, PO BOX 965005, Orlando, FL 32896-5005
5296985	EDI: SYNC	Apr 24 2025 22:36:00	SYNCHB/ASHLEY HOMESTORES, PO Box 965036, Orlando, FL 32896-5036
5296981	+ EDI: SYNC	Apr 24 2025 22:36:00	SyncB Google, PO Box 965039, Orlando, FL 32896-5039
5297148	^ MEBN	Apr 24 2025 18:34:46	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5296986	+ EDI: SYNC	Apr 24 2025 22:36:00	Synchrony Bank Sams Club, PO Box 965036, Orlando FL 32896-5036
5296987	EDI: USBANKARS.COM	Apr 24 2025 22:36:00	US Bank, PO Box 108, St. Louis MO 63166-0108
5296989	+ EDI: G2RSVOLKSWGN	Apr 24 2025 22:36:00	VW Credit Inc., 1401 Franklin BLVD, Libertyville IL 60048-4460
5316947	EDI: AIS.COM	Apr 24 2025 22:36:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5296990	+ Email/PDF: DellBKNotifications@resurgent.com	Apr 24 2025 18:45:02	WebBank/DFS, PO Box 81607, Austin TX 78708-1607

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC, Nationstar Mortgage LLC
cr	*+	Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
5320077	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2025 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkecf@friedmanvartolo.com cwohrlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
J. Zac Christman	on behalf of Debtor 1 Michael Luis Rodriguez zac@jzacchristman.com office@fisherchristman.com;JZacChristmanEsquire@jubileebk.net
J. Zac Christman	on behalf of Debtor 2 Jennifer Leigh Rodriguez zac@jzacchristman.com office@fisherchristman.com;JZacChristmanEsquire@jubileebk.net
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
John Fisher	on behalf of Debtor 2 Jennifer Leigh Rodriguez johnvfisher@yahoo.com fisherlawoffice@yahoo.com
John Fisher	on behalf of Debtor 1 Michael Luis Rodriguez johnvfisher@yahoo.com fisherlawoffice@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:		
Debtor 1	<u>Michael Luis Rodriguez</u>	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	<u>Jennifer Leigh Rodriguez</u>	
	First Name	Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: <u>5:20-bk-00362-MJC</u>		
Social Security number or ITIN		xxx-xx-5528
EIN		-----
Social Security number or ITIN		xxx-xx-2085
EIN		-----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Luis Rodriguez

Jennifer Leigh Rodriguez
aka Jennifer Leigh Ackerman

By the
court:

4/24/25

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.